

From: Dia Hurd <magoo282@yahoo.com> on 02/28/2005 12:10:37 PM

Subject: Truth in Lending

Dear Sirs:

Consumers have lost far too much from predatory lenders as it is, if your policy changes to destroy the Truth in Lending law, you are contributing to the direct demise of consumer's rights and ability to conduct their financial lives in a proper and healthy way. Do you wish to create more bankruptcies? What on earth could your justification be to deny individuals the truth about the amount their loan costs them, then give them no recourse if it isn't what they were told. Do you truly wish to create a permanent lower class which includes ANYONE who doesn't earn more than 100 k per year? Why the return to the usury rates and predatory practices this law was intended to stop? Do not weaken this law! You have no right to continue to make life even more difficult for the have nots. You are already on the wrong side of the picture. Don't take every right away from people. Build them up and they will build the economy. Tear them down, and the economy will eventually go with it. Is this what you want? Guess so.

Sincerely,

dia hurd